

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KAREN D SMITH

Debtor(s)

Case No. 15-03888

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/06/2015.
- 2) The plan was confirmed on 07/28/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/08/2016.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$6,006.27
Less amount refunded to debtor \$15.07

NET RECEIPTS: \$5,991.20

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$233.17
Other \$35.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,268.17

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARS ACCOUNT RESOLUTION	Unsecured	1,166.00	NA	NA	0.00	0.00
CAREER EDUCATION CORP	Unsecured	1,122.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	NA	96.58	96.58	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	800.00	906.24	906.24	39.38	0.00
Commonwealth Financial	Unsecured	360.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SE	Unsecured	721.00	NA	NA	0.00	0.00
ER Solutions/Convergent Outsourcing, IN	Unsecured	204.00	NA	NA	0.00	0.00
FRANKLIN COLLECTION	Unsecured	234.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	5,300.00	5,038.00	5,038.00	218.93	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	234.42	234.42	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	NA	5,249.42	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	2,880.00	0.00	0.10	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	9,120.00	13,209.10	13,209.00	421.16	749.14
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
Med Business Bureau	Unsecured	436.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	344.00	NA	NA	0.00	0.00
MIDWEST EMERGENCY ASSOC	Unsecured	874.00	957.00	957.00	41.59	0.00
MONROE & MAIN	Unsecured	252.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	3,720.00	1,381.56	1,381.56	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,451.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	500.00	2,459.42	2,459.42	106.88	0.00
PAYDAY LOAN STORE	Unsecured	1,000.00	1,126.14	1,126.14	48.93	0.00
SECOND ROUND LP	Unsecured	925.00	NA	NA	0.00	0.00
SIR FINANCE	Unsecured	1,500.00	NA	NA	0.00	0.00
SIR FINANCE	Unsecured	2,167.00	2,232.54	2,232.54	97.02	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	3,631.00	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	10,018.00	95,889.60	95,889.60	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	9,703.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	9,313.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	6,769.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	6,570.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF ED/NAVIENT	Unsecured	6,570.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	6,483.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	6,437.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	6,371.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	5,094.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	4,096.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	3,802.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	3,583.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	3,583.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	2,454.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,170.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,170.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	805.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	662.00	NA	NA	0.00	0.00
Vision Finance	Unsecured	1,928.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	100.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,209.00	\$421.16	\$749.14
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,209.00	\$421.16	\$749.14
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$110,321.60	\$552.73	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,268.17</u>	
Disbursements to Creditors	<u>\$1,723.03</u>	
TOTAL DISBURSEMENTS :		<u>\$5,991.20</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/19/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.